

SNAPSHOT of HOME Program Performance--As of 03/31/09
Local Participating Jurisdictions with Rental Production Activities



Participating Jurisdiction (PJ): Duluth

State: MN

PJ's Total HOME Allocation Received: \$11,011,111

PJ's Size Grouping*: C

PJ Since (FY): 1992

Category	PJ	State Average	State Rank	Nat'l Average	Nat'l Ranking (Percentile):**		
					Group	C	Overall
Program Progress:			PJs in State:	6			
% of Funds Committed	93.49 %	92.03 %	3	91.92 %	60		64
% of Funds Disbursed	92.15 %	87.00 %	3	82.65 %	88		90
Leveraging Ratio for Rental Activities	21.59	10.82	1	4.67	100		100
% of Completed Rental Disbursements to All Rental Commitments***	100.00 %	99.45 %	1	81.09 %	100		100
% of Completed CHDO Disbursements to All CHDO Reservations***	83.28 %	79.94 %	1	68.72 %	70		75
Low-Income Benefit:							
% of 0-50% AMI Renters to All Renters	89.80 %	87.89 %	3	79.93 %	61		68
% of 0-30% AMI Renters to All Renters***	67.35 %	55.80 %	1	44.94 %	79		84
Lease-Up:							
% of Occupied Rental Units to All Completed Rental Units***	100.00 %	99.59 %	1	94.87 %	100		100
Overall Ranking:			In State:	1 / 6	Nationally:	97	97
HOME Cost Per Unit and Number of Completed Units:							
Rental Unit	\$17,968	\$28,921		\$25,717	98	Units	13.00 %
Homebuyer Unit	\$19,796	\$12,072		\$14,669	119	Units	15.80 %
Homeowner-Rehab Unit	\$12,379	\$12,968		\$20,391	390	Units	51.90 %
TBRA Unit	\$2,840	\$2,148		\$3,201	144	Units	19.20 %

* - A = PJ's Annual Allocation is greater than or equal to \$3.5 million (55 PJs)

B = PJ's Annual Allocation is less than \$3.5 million and greater than or equal to \$1 million (202 PJs)

C = PJ's Annual Allocation is less than \$1 million (293 PJs)

** - E.g., a percentile rank of 70 means that the performance exceeds that of 70% of PJs.

***- This category is double-weighted in compiling both the State Overall Ranking and the National Overall Ranking of each PJ.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

Program and Beneficiary Characteristics for Completed Units

Participating Jurisdiction (PJ): Duluth MN

Total Development Costs:
(average reported cost per unit in
HOME-assisted projects)

	Rental	Homebuyer	Homeowner
PJ:	\$147,324	\$117,028	\$16,801
State:*	\$77,714	\$109,012	\$6,135
National:**	\$91,120	\$73,223	\$23,149

CHDO Operating Expenses:
(% of allocation)

PJ:	2.3 %
National Avg:	1.1 %

R.S. Means Cost Index: 1.09

	Rental %	Homebuyer %	Homeowner %	TBRA %		Rental %	Homebuyer %	Homeowner %	TBRA %
RACE:					HOUSEHOLD TYPE:				
White:	56.1	84.0	94.1	55.6	Single/Non-Elderly:	60.2	19.3	24.4	45.8
Black/African American:	14.3	4.2	2.6	24.3	Elderly:	13.3	3.4	26.2	2.1
Asian:	1.0	0.0	0.5	0.0	Related/Single Parent:	25.5	44.5	26.2	41.7
American Indian/Alaska Native:	25.5	5.9	1.8	13.2	Related/Two Parent:	1.0	25.2	17.7	9.0
Native Hawaiian/Pacific Islander:	0.0	0.0	0.0	0.0	Other:	0.0	7.6	5.6	1.4
American Indian/Alaska Native and White:	0.0	1.7	0.0	1.4					
Asian and White:	0.0	0.0	0.0	0.0					
Black/African American and White:	1.0	0.8	0.0	0.0					
American Indian/Alaska Native and Black:	0.0	0.0	0.0	0.0					
Other Multi Racial:	0.0	0.0	0.3	0.0					
Asian/Pacific Islander:	1.0	0.8	0.3	3.5					
ETHNICITY:									
Hispanic	1.0	2.5	0.5	2.1					
HOUSEHOLD SIZE:					SUPPLEMENTAL RENTAL ASSISTANCE:				
1 Person:	62.2	19.3	39.5	36.8	Section 8:	30.6	0.0 [#]		
2 Persons:	13.3	31.1	25.4	22.9	HOME TBRA:	0.0			
3 Persons:	14.3	21.0	16.2	24.3	Other:	41.8			
4 Persons:	5.1	17.6	10.0	10.4	No Assistance:	27.6			
5 Persons:	3.1	6.7	6.2	2.8					
6 Persons:	1.0	2.5	2.3	2.1					
7 Persons:	1.0	1.7	0.5	0.7					
8 or more Persons:	0.0	0.0	0.0	0.0					
					# of Section 504 Compliant Units / Completed Units Since 2001			37	

* The State average includes all local and the State PJs within that state

** The National average includes all local and State PJs, and Insular Areas

Section 8 vouchers can be used for First-Time Homebuyer Downpayment Assistance.



**HOME PROGRAM
SNAPSHOT WORKSHEET - RED FLAG INDICATORS**
Local Participating Jurisdictions with Rental Production Activities

Participating Jurisdiction (PJ): Duluth

State: MN

Group Rank: 97
(Percentile)

State Rank: 1 / 6 PJs

Overall Rank: 97
(Percentile)

Summary: 0 / Of the 5 Indicators are Red Flags

FACTOR	DESCRIPTION	THRESHOLD*	PJ RESULTS	RED FLAG
4	% OF COMPLETED RENTAL DISBURSEMENTS TO ALL RENTAL COMMITMENTS	< 71.84%	100	
5	% OF COMPLETED CHDO DISBURSEMENTS TO ALL CHDO RESERVATIONS	< 47.80%	83.28	
6	% OF RENTERS BELOW 50% OF AREA MEDIAN INCOME	< 70%**	89.8	
8	% OF OCCUPIED RENTAL UNITS TO ALL RENTAL UNITS	< 90.38%	100	
"ALLOCATION-YEARS" NOT DISBURSED***		> 3.360	1.21	

* This Threshold indicates approximately the lowest 20% of the PJs

** This percentage may indicate a problem with meeting the 90% of rental units and TBRA provided to households at 60% AMI requirement

*** Total of undisbursed HOME and ADDI funds through FY 2005 / FY2005 HOME and ADDI allocation amount. This is not a SNAPSHOT indicator, but a good indicator of program progress.

Source: Data entered by HOME Participating Jurisdictions into HUD's Integrated Disbursement and Information System (IDIS)

HOME Program Performance SNAPSHOT

Page 3

